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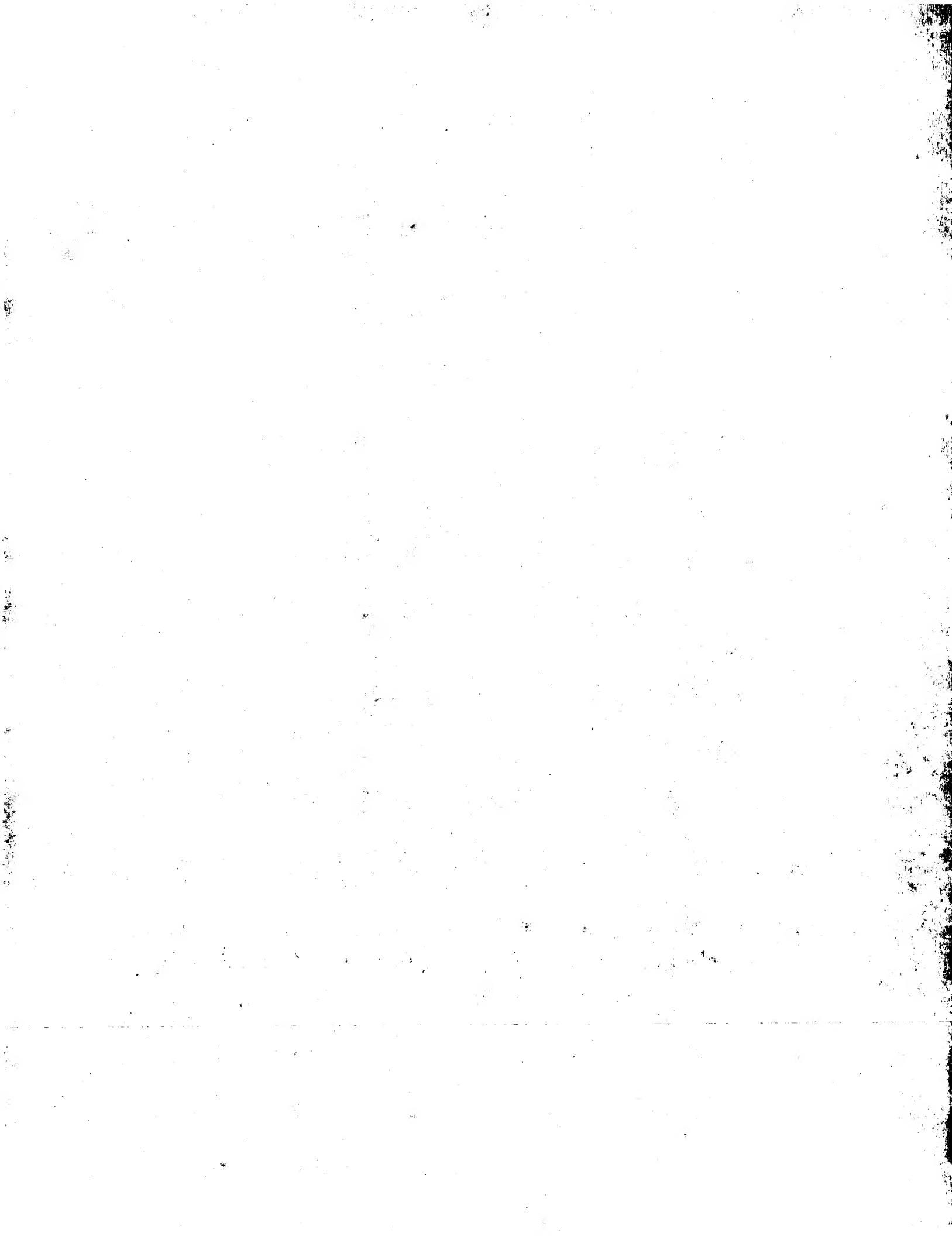
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(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
15 February 2001 (15.02.2001)

PCT

(10) International Publication Number
WO 01/11532 A1

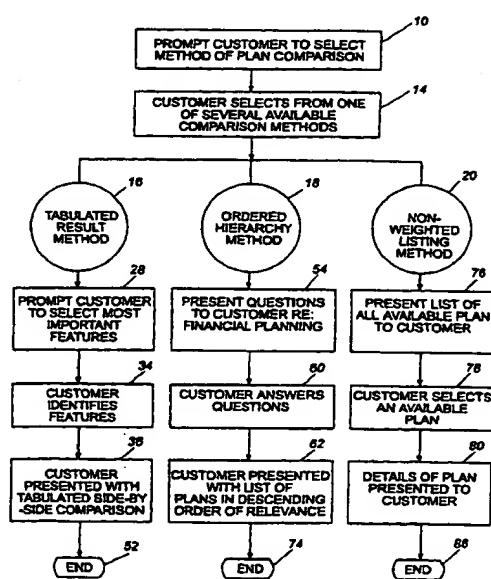
- (51) International Patent Classification⁷: G06F 17/60 (81) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZW.
- (21) International Application Number: PCT/US00/40621
- (22) International Filing Date: 10 August 2000 (10.08.2000)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
60/148,394 11 August 1999 (11.08.1999) US
09/515,878 29 February 2000 (29.02.2000) US
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- (84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

Published:

- With international search report.
- Before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments.

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: METHODS FOR PRESENTING ALTERNATIVE PRODUCTS FOR COMPARISON



(57) Abstract: The present disclosure relates to methods of presenting alternative products to a customer for comparison. In one embodiment, the method comprises prompting a customer to select from one of at least two product comparison methods (10) selected from the group including a tabulated result method (16), an ordered hierarchy method (18), and a non-weighted listing method (20). The tabulated result method prompts the customer to select the product features most important to the customer from a list and presents a table that crosses these features with available products. The ordered hierarchy method prompts the customer to answer at least one question relevant to the product selection decision and then presents a list of available products based upon the customer response. The non-weighted listing method presents the customer with a list of available products and permits the customer to view details of each available product.

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METHODS FOR PRESENTING ALTERNATIVE PRODUCTS FOR COMPARISON

CROSS-REFERENCE TO RELATED APPLICATION

5 The present application claims the benefit of the filing date of U.S. Provisional Patent Application Serial No. 60/148,394, filed August 11, 1999 and U.S. Utility Patent Application Serial No. 09/515,878.

FIELD OF THE INVENTION

10 The present disclosure relates to methods for presenting alternative products, such as goods or services, for comparison. Such goods or services can, by way of example, include plans related to financial planning, insurance, banking, and investing.

BACKGROUND OF THE INVENTION

15 When presenting a potential purchaser with a variety of goods or services, it often is helpful to the customer to be provided with comparative information concerning the available goods or services to aid the customer in deciding upon which good or service to purchase. Such comparison typically is made by sequentially reviewing all of the specific features of each available good or service, mentally 20 comparing these features in view of those of the other goods or services, and considering the features in view of the customer's own needs.

25 Although this method is effective, it can be time consuming and, depending upon the underlying subject matter to which the good or service is related, can be difficult for the customer. For this reason, it would be desirable to provide a customer with various alternative methods with which the customer could compare various alternative goods and/or services offered by one or more providers. Moreover, it would be advantageous for at least one of these methods to be at least partially automated such that the customer need not investigate each available good or service in detail before arriving at a purchase decision.

30

SUMMARY OF THE INVENTION

The present disclosure relates to methods, systems, and articles of manufacture for presenting alternative products to a customer for comparison, such as through an

Internet website which also provides for purchasing, for example. In one embodiment, the method comprises prompting a customer to select from one of at least two product comparison methods selected from the group including a tabulated result method, an ordered hierarchy method, and a non-weighted listing method. According to the 5 tabulated result method, the customer is prompted to select the product features most important to the customer from a list of product features. Once these features are selected, a table that crosses the selected features against the available products can be presented to the customer so that he or she can compare the available products in terms of satisfaction of these selected features.

10 In the ordered hierarchy method, the customer is prompted to answer at least one choice question relevant to the product selection decision. After answering the question(s), the customer is presented with a list of available products in descending order of relevance based upon the customer response.

15 Finally, in the non-weighted listing method, the customer simply is presented with a list of available products and permitted to view details of each available product.

The features and advantages of this invention will become apparent upon reading the following specification, when taken in conjunction with the accompanying drawings.

20

BRIEF DESCRIPTION OF THE DRAWINGS

The invention can be better understood with reference to the following drawings. The components in the drawings are not necessarily to scale, emphasis instead being placed upon clearly illustrating the principles of the present invention.

25 FIG. 1 is a schematic diagram of a network system usable with the present invention.

FIG. 2 is a flow chart providing an overview of a method for presenting alternative products for comparison.

30 FIGS. 3-3J are exemplary web pages that can be used by a customer in the method of FIG. 2.

DETAILED DESCRIPTION

Referring now in more detail to the drawings, in which like numerals indicate corresponding parts throughout the several views, FIG. 1 shows an exemplary embodiment of a system 1 for presenting alternative products for comparison. For 5 purposes of the present disclosure, the term "product" is used to designate goods and/or services that a provider may wish to sell to a customer. Likewise, the term "provider" is intended to include consolidators or brokers of products ultimately provided by one or more other entities.

As indicated in FIG. 1, the system 1 includes a network system 2 having one 10 or more processors, computers, and other hardware and software components implementing and controlling presentation, *i.e.*, the overall operation of the system. In addition, the network system preferably includes program software which comprises an ordered listing of executable instructions for implementing logical functions, which can be embodied in any computer-readable medium for use by or in 15 connection with an instruction execution system, apparatus, or device, such as a computer-based system, processor-containing system, or other system that can fetch the instructions from the instruction execution system, apparatus, or device and execute the instructions. In the context of this document, a "computer-readable medium" can be any means that can contain, store, communicate, propagate, or 20 transport the program for use by or in connection with the instruction execution system, apparatus, or device. The computer readable medium can be, for example but not limited to, an electronic, magnetic, optical, electromagnetic, infrared, or semiconductor system, apparatus, device, or propagation medium. More specific examples (a nonexhaustive list) of the computer-readable medium would include the 25 following: an electrical connection (electronic) having one or more wires, a portable computer diskette (magnetic), a random access memory (RAM) (magnetic), a read-only memory (ROM) (magnetic), an erasable programmable read-only memory (EPROM or Flash memory) (magnetic), an optical fiber (optical), and a portable compact disc read-only memory (CDROM) (optical). Note that the computer- 30 readable medium could even be paper or another suitable medium upon which the program is printed, as the program can be electronically captured, via for instance optical scanning of the paper or other medium, then compiled, interpreted or

otherwise processed in a suitable manner if necessary, and then stored in a computer memory.

The network system 2 is connected to one or more network devices 3 which operably couples the network system 2 to a wide area network 4. It is to be
5 appreciated that this wide area network 4 can take a variety of forms, for example, a local area network, a satellite communications network, a commercial value-added network, the Internet, ordinary telephone lines, or private leased lines. Most preferably, however, the wide area network 4 includes the Internet.

The network system 2 can be any combination of hardware and software
10 having the capability of handling real-time, multi-tasking, local and remote-access software database applications. Preferably, when the network system 2 is adopted to operate via the Internet, the network system includes a network server (not shown). In addition to the presentation of alternative products, the network system 2 also can provide a centralized database which accumulates customer data.

15 Customers can access the system program via a processing system 5 which can, for example, include a personal computer. Normally these processing systems 5 will be operably coupled to the network system 2 through a network device 6 that connects the customer to the wide area network 4 such as the Internet. It is through this connection that the customer may enter information and selections prior to
20 products being presented.

FIG. 2 shows an exemplary embodiment of a method of presenting alternative products for comparison. In a first present embodiment, the products that are to be compared comprise flat fee financial planning packages. These packages are presented to the customer via the provider's website posted on the World Wide Web.

25 In this embodiment example, the website can include a financial planning menu page which contains several different plan comparison options from which the customer is prompted to select as indicated in block 10 in FIG. 2. By way of example, the financial planning menu page can be configured as illustrated in FIG. 3. As shown in this figure, the various plan comparison methods can be presented to the customer at a
30 comparison methods selection area 12 of the page. From the financial planning home page, the customer can select one of the available comparison methods as indicated in block 14 of FIG. 2. In the exemplary embodiment disclosed herein, these methods

can include a tabulated result method 16, an ordered hierarchy method 18, and a non-weighted listing method 20. As illustrated in FIG. 3, links to web pages pertaining to these methods can be listed in area 12 as "Plans Side By Side" 22, "Needs Analysis" 24, and "Product Details" 26, respectively.

5 With the tabulated results method 16, the customer is provided with a listing of various financial planning features in which the customer may or may not be interested. The customer is, as indicated at block 28 in FIG. 2, prompted to select several, for example five, of the individual features from the listing which the customer feels are most important with regard to his or her financial planning. FIG. 3A illustrates an
10 example web page in which the various financial planning features can be provided to the customer in an extended list 30. As shown in this figure, the financial planning features can include, for instance, 401K planning, asset allocation, budgeting, car purchase, cash flow analysis, disability funding, education funding, home purchase, insurance, investment earnings, managing personal debt, net worth, personal goal
15 funding, recommended stock portfolio, recommended mutual funds, retirement, and taxes. As is further shown in FIG. 3A, each of these features can be presented with an accompanying selection box 32 that the customer can check, for example, by "clicking" with a mouse.

Once the customer identifies the features which he or she desires, as indicated in
20 block 34 of FIG. 2, the customer is presented with a tabulated side-by-side comparison of each of the available financial planning packages which are offered by the provider as indicated in block 36. In a preferred arrangement, each of the financial planning features previously provided to the customer are contained in the tabulation, with the features specifically selected by the customer appearing in bold font and at the top of the
25 tabulation. Alternatively, non-selected features are not displayed at all on Fig. 3B. This tabulation crosses each feature against each available package and indicates whether the particular package provides that particular feature. By way of example, this tabulation can be presented in a web page such as that shown in FIG. 3B, which would be generated if a user selected 401(k) planning, managing personal debt, etc., from the
30 screen of FIG. 3A. As indicated in FIG. 3B, a table 38 can be provided in which each of the features is listed along a vertical axis 40 of the table and several or all of the available packages are listed along a horizontal axis 42 of the table. Availability of a

particular feature with regard to a particular package can be indicated in the affirmative with, for example, a solid block 44. In addition to this tabulated information, the price of each available package can be listed in a price row 46. After the customer has reviewed the tabular information contained in the table 38, he or she can either review
5 the details of each of the available packages by selecting a "details" link presented in row 48 of the table, or can place an order for one or more of the packages by selecting "Order Plan" links contained within row 50 of the table. The details of each package can be presented on individual web pages that, for instance, take the form of those illustrated in FIGS. 3C-3F. As indicated in these figures, the detail pages describe each
10 package in terms of the specific features available of the package, the topics covered by the package, and all included items of the package. Again, the customer is provided with the option to order the particular package by selecting, for example, "Order Plan" link 70. After the details of one or more of the packages have been reviewed, the customer can either order the package by selecting the "Order Plan" link 70 or can
15 simply continue by selecting "continue" link 72 from the details pages shown in these figures. With reference back to FIG. 2 at block 52, the customer then may either leave the website or return to the financial planning menu page to make further selections, including utilizing alternate comparison methods.

According to the ordered hierarchy method 18, the customer is presented with
20 several questions regarding his or her financial planning interests as indicated at block 54. By way of example, these questions can be presented to the customer with a web page such as that illustrated in FIG. 3G. As shown in this figure, the questions can be presented at a question area 55, with potential answers in an answer area 56, and can include questions and answer options relating to, for example, the level of financial
25 planning expertise of the customer, how often the customer updates his or her financial plan, and the importance of various financial planning features to the customer. Preferably, the customer is provided with a multiple choice of answers that can be selected. When multiple choice questions are presented, the customer can select an answer, for example, by selecting a check box 58 with a mouse. Once the customer
30 answers the questions as indicated in block 60 of FIG. 2, the customer is presented with a list of some or all of the packages available from the provider in descending order of relevance to the particular financial planning needs identified by customer as indicated

at block 62. In one embodiment of the invention, the ranking of the various displayed packages can be performed by assigning a point value to each package relative to each customer answer and calculating a total of all points for each package. The tracking process is performed preferably, by webserver (FIG. 1) as a software implemented process. For instance, if a customer's answer indicated that portfolio tracking is "important" to the customer, packages providing for this feature would be assigned points while packages not providing this feature would accumulate no points in regard to this answer. Further by way of example, if the customer identified that portfolio tracking was "very important," packages with substantial emphasis o portfolio tracking may receive a higher number of points than packages which offer this feature with less emphasis. Similarly, where a feature is identified as "very important" but is not offered in a particular package, negative points may be assigned to the plan to lower the package's position in the ranking or even remove the package from the listing all together. For example, if a very negative point number is assigned to one answer of one question, such an answer could cause the sum of all question points for a particular package to be negative, regardless of the answers to other questions.

FIGS. 3H and 3I show example web pages containing results from answers provided by the customer. As indicated in these figures, the various packages can be presented in individual blocks 64 that, by way of example, include a bullet listing of included features and a brief summary of the package. In addition, each block 64 of information can include a "See Details" link 66 with which the customer can review details of the individual packages in subsequent web pages, and an "Order package" link 68 with which the customer can actually order the package. After reviewing these results and obtaining the desired information, the customer can leave the site or return to the financial planning menu page, as indicated at 74 in FIG. 2.

With regard to the non-weighted listing method 20 identified in FIG. 2, the customer is presented with a list of each package the provider makes available to the customer, as indicated at block 76. As indicated at block 78, the customer can select from these available packages to receive details regarding the selected package, as indicated at block 80, to compare the merits of the various packages and determine which best suits his or her financial planning needs. By way of example, this list of packages can be provided to the customer with a web page arranged as indicated in FIG.

3J. As illustrated in this figure, the packages can be provided in list 82 form with the title of each displayed, and most preferably, a link 84 that can take the customer to a further web page which provides details as to the various features of the available packages. By way of example, these detail web pages can be arranged similarly to those
5 illustrated in FIGS. 3C-3F and discussed in reference to the tabulated result method 16. After reviewing these details and/or placing an order, the customer can quit the website or return to the financial planning menu page as indicated at block 86 in FIG. 2.

In a second embodiment, the products to be compared in the inventive method relate to variably priced providers, with examples including financing products, such as
10 automobile financing, home mortgage financing, and the like. In that such financing normally is not provided to a general public at standardized rates, but instead varies according to the particular applicant's financial situation, the products available for comparison vary in availability and terms from customer to customer. Accordingly, to determine which financing products are available to the customer for comparison, it
15 typically must be determined which products the customer qualifies for before comparison can be made.

One highly effective method of determining the various products for which a customer would qualify is disclosed in U.S. Patent Application Serial No. 09/203,954, which is hereby incorporated by reference into the present disclosure. That patent
20 application discloses a comparative quoting system for multiple providers of a variety of financial products. In that comparative quoting system, quote request information is first collected from the customers. That information is then used to generate quote result information typically culled from a plurality of remotely located financing providers.

25 Where a comparative quoting system such as that disclosed in the aforementioned patent application is implemented in a method according to the present invention, the comparative quote result information can be provided to the customer in at least the three different methods described in detail in relation to financial planning packages in the foregoing. Accordingly, the comparison methods
30 used to review the financing products can be selected from the group including a tabulated result method, an ordered hierarchy method, and a non-weighted listing method.

- With the tabulated result method, described in the foregoing, the customer can be provided with a listing of various financing product features that the customer may or may not consider to be important. By way of example, these features can relate to interest rate, variability of interest rate, loan term, required down payment, and the like.
- 5 Once the important aspects of the financing product have been identified by the customer, the customer can be presented with a tabulated side-by-side comparison of each of the available financing products available to the customer from the provider. As with the financial planning embodiment, this tabulation crosses each feature against each available product. By way of example, this tabulation can be presented in a web
- 10 page (similar to that referenced above). Normally, if the customer finds a product he or she wishes to order, he or she can place an order directly from the page.

When the ordered hierarchy method is implemented, the customer can be presented with several questions regarding his or her financing product desires. As with the financial planning embodiment, these questions can be presented to the customer

15 with a web page (not shown) and can include, for instance, questions relating to the interest rate range that the customer would find acceptable, whether the customer is interested in a fixed or variable interest rate, the duration of the loan term the customer desires, the amount of down payment the customer can afford, and the like. Preferably, the customer is provided with a multiple choice of answers that can be individually

20 selected. Once the customer answers the questions, the customer is presented with a list of some or all of the financing products available to the customer from the provider in descending order of relevance to the particular financing needs identified by customer.

These results can be ranked by the system as by assigning a point value to each product in the same manner to that described in detail with relation to the financial planning

25 embodiment. Accordingly, the products reflecting the most important aspects identified by the customer will have higher point values and therefore will top the list.

In another embodiment, the provider is provided an option of securing a comparison method before quote information is obtained and processed. With regard to both the tabulated resort and ordered hierarchy methods, other embodiments also

30 include obtaining the comparison options before the quote information is obtained and processed.

With regard to the non-weighted listing method, the customer can be presented

with a list of each financing product the provider makes available to the customer. The customer can then select from these available products to receive details regarding the selected product, and make a determination as to which suits his or her needs best

In another example embodiment, the products to be compared in the inventive
5 method relate to insurance plans. By way of example, the insurance plans can pertain to automobile insurance, homeowner's insurance, life insurance, and the like. In that such insurance, like financing, normally is not provided to the general public at standardized rates, it typically first must be determined which products the customer qualifies for before comparison can be made. Again, suitable for making this
10 determination is the comparative quoting system described in the aforementioned patent application which has been incorporated by reference.

Accordingly, for the tabulated result method, the customer can be provided with a listing of various insurance plan features that the customer may or may not consider to be important. By way of example, these features can relate to amount of insurance
15 premium, amount of insurance deductible, extent amount of coverage, and the like. The customer then can be presented with a tabulated side-by-side comparison of each of the insurance plans available to the customer from the provider. With the ordered hierarchy method, the customer can be presented with several questions regarding the insurance plan features. The customer then can be presented with a list of some or all of the
20 insurance plans available to the customer from the provider in descending order of relevance to the particular financing needs identified by the customer. Finally, with regard to the non-weighted listing method, the customer can simply be presented with a list of each insurance plan for which the customer likely qualifies.

With the herein described method of presenting products, the customer is
25 provided with several tools with which to make an informed decision as to which product would best suit his or her personal situation. Accordingly, the customer can, if desired, utilize each method individually to determine which available product aligns most closely with his or her most important values and personal needs. While preferred embodiments of the invention have been disclosed in detail in the foregoing description
30 and drawings, it will be understood by those skilled in the art that variations and modifications thereof can be made without departing from the spirit and scope of the invention as set forth in the following claims.

CLAIMS

1. A method for presenting alternative products for comparison, comprising:
 - prompting a customer to select from one of at least two product comparison methods, the comparison methods being selected from the group including
 - a tabulated result method,
 - an ordered hierarchy method,
 - a non-weighted listing method; and
 - receiving an indication of a customer selection;
- 10 wherein the tabulated result method comprises prompting the customer to select the product features most important to the customer from a list of product features and subsequently presenting a table to the customer that crosses the selected features against the available products;
 - wherein the ordered hierarchy method comprises prompting the customer to answer at least one multiple choice question and presenting the products to the customer in descending order of relevance based upon the customer response; and
 - wherein the non-weighted listing method comprises presenting a list of available products to the customer and permitting the customer to select to view details of each available product.
- 20
2. The method of claim 1, wherein the table presented in the tabulated result method includes all of the listed product features.
3. The method of claim 2, wherein the product features selected by the customer are placed at the top of the table.
- 25
4. The method of claim 2, wherein the product features selected by the customer are the only features provided in the table.
- 30
5. The method of claim 1, wherein the steps of presenting the products to the customer in descending order of relevance based upon the customer response in the ordered hierarchy method includes assigning point values to the various available

products based upon the customer response.

6. The method of claim 5, wherein higher point values are assigned to products that closely satisfy the customer needs indicated by the customer response.

5

7. The method of claim 6, wherein negative point values are assigned to products that clearly do not satisfy customer needs indicated by the customer response.

10 8. A method for presenting alternative products for comparison, comprising:

presenting a customer with a list of product features that may be considered to be important to the customer;

prompting the customer to select the product features that the customer considers to be most important to the customer;

15 receiving the customer response; and

presenting a table to the customer that crosses the customer selected product features against the available products, wherein the table indicates which of the available products contains the individual customer selected product features.

20

9. The method of claim 8, wherein the table presented to the customer includes all of the product features initially presented to the customer and indicates which of the available products contains the individual product features.

25 10. The method of claim 9, wherein the product features selected by the customer are placed at the top of the table.

11. A method for presenting alternative products for comparison, comprising:

30 presenting a customer with at least one question relevant to the product selection process;

prompting the customer to answer the at least one question;

receiving the customer response; and

presenting the products to the customer in descending order of relevance based upon the customer response.

5 12. The method of claim 11, wherein the step of presenting the products to the customer in descending order of relevance based upon the customer response includes assigning point values to the various available products based upon the customer response.

10 13. The method of claim 12, wherein higher point values are assigned to products that closely satisfy the customer needs indicated by the customer response.

15 14. The method of claim 13, wherein negative point values are assigned to products that clearly do not satisfy customer needs indicated by the customer response.

20 15. A computer program for presenting alternative products for comparison, said program being embodied on a computer-readable medium, said program comprising:

25 a first code segment, said first code segment prompting a customer to select from one of at least two product comparison methods, the comparison methods being selected from the group including

 a tabulated result method,

 an ordered hierarchy method,

25 a non-weighted listing method; and

 a second code segment, said second code segment receiving an indication of a customer selection;

30 wherein the tabulated result method comprises prompting the customer to select the product features most important to the customer from a list of product features and subsequently presenting a table to the customer that crosses the selected features against the available products;

 wherein the ordered hierarchy method comprises prompting the customer to

answer at least one multiple choice question and presenting the products to the customer in descending order of relevance based upon the customer response; and

wherein the non-weighted listing method comprises presenting a list of available products to the customer and permitting the customer to select to view
5 details of each available product.

16. The computer program of claim 15, wherein the table presented in the tabulated result method includes all of the listed product features.

10 17. The computer program of claim 16, wherein the product features selected by the customer are placed at the top of the table.

18. The computer program of claim 16, wherein the product features selected by the customer are the only features provided in the table.

15 19. The computer program of claim 15, wherein the steps of presenting the products to the customer in descending order of relevance based upon the customer response in the ordered hierarchy method includes assigning point values to the various available products based upon the customer response.

20 20. The computer program of claim 19, wherein higher point values are assigned to products that closely satisfy the customer needs indicated by the customer response.

25 21. The computer program of claim 20, wherein negative point values are assigned to products that clearly do not satisfy customer needs indicated by the customer response.

30 22. A computer data signal for presenting alternative products for comparison, said signal being embodied in a propagated medium, said computer data signal comprising:

a first code segment, said first code segment prompting a customer to select from one of at least two product comparison methods, the comparison methods being

selected from the group including

- a tabulated result method,
- an ordered hierarchy method,
- a non-weighted listing method; and

5 a second code segment, said segment code segment receiving an indication of a customer selection;

wherein the tabulated result method comprises prompting the customer to select the product features most important to the customer from a list of product features and subsequently presenting a table to the customer that crosses the selected features against the available products;

wherein the ordered hierarchy method comprises prompting the customer to answer at least one multiple choice question and presenting the products to the customer in descending order of relevance based upon the customer response; and

wherein the non-weighted listing method comprises presenting a list of available products to the customer and permitting the customer to select to view details of each available product.

23. The computer data signal of claim 22, wherein the table presented in the tabulated result method includes all of the listed product features.

20

24. The computer data signal of claim 23, wherein the product features selected by the customer are placed at the top of the table.

25

The computer data signal of claim 23, wherein the product features selected by the customer are the only features provided in the table.

30

26. The computer data signal of claim 22, wherein the steps of presenting the products to the customer in descending order of relevance based upon the customer response in the ordered hierarchy method includes assigning point values to the various available products based upon the customer response.

27. The computer data signal of claim 26, wherein higher point values are

assigned to products that closely satisfy the customer needs indicated by the customer response.

28. The computer data signal of claim 27, wherein negative point values
5 are assigned to products that clearly do not satisfy customer needs indicated by the customer response.

29. The computer data signal of claim 22, wherein said propagated medium is a carrier wave.

10

30. The computer data signal of claim 22, wherein said propagated medium is a conductor.

31. The computer data signal of claim 22, wherein said propagated
15 medium is an optical fiber.

32. A web server comprising:

logic configured to prompt a customer to select from one of at least two product comparison methods, the comparison methods being selected from the group
20 including

- a tabulated result method,
- an ordered hierarchy method,
- a non-weighted listing method; and

logic configured to receive an indication of a customer selection;

25 wherein the tabulated result method comprises prompting the customer to select the product features most important to the customer from a list of product features and subsequently presenting a table to the customer that crosses the selected features against the available products;

30 wherein the ordered hierarchy method comprises prompting the customer to answer at least one multiple choice question and presenting the products to the customer in descending order of relevance based upon the customer response; and

wherein the non-weighted listing method comprises presenting a list of

available products to the customer and permitting the customer to select to view details of each available product.

33. The web server of claim 32, wherein the table presented in the
5 tabulated result method includes all of the listed product features.

34. The web server of claim 33, wherein the product features selected by the customer are placed at the top of the table.

10 35. The web server of claim 33, wherein the product features selected by the customer are the only features provided in the table.

15 36. The web server of claim 32, wherein the steps of presenting the products to the customer in descending order of relevance based upon the customer response in the ordered hierarchy method includes assigning point values to the various available products based upon the customer response.

37. The web server of claim 36, wherein higher point values are assigned to products that closely satisfy the customer needs indicated by the customer response.
20

38. The web server of claim 37, wherein negative point values are assigned to products that clearly do not satisfy customer needs indicated by the customer response.

25 39. A web server comprising:

means for prompting a customer to select from one of at least two product comparison methods, the comparison methods being selected from the group including

a tabulated result method,

30 an ordered hierarchy method,

a non-weighted listing method; and

means for receiving an indication of a customer selection;

wherein the tabulated result method comprises prompting the customer to select the product features most important to the customer from a list of product features and subsequently presenting a table to the customer that crosses the selected features against the available products;

5 wherein the ordered hierarchy method comprises prompting the customer to answer at least one multiple choice question and presenting the products to the customer in descending order of relevance based upon the customer response; and

10 wherein the non-weighted listing method comprises presenting a list of available products to the customer and permitting the customer to select to view details of each available product.

40. The web server of claim 39, wherein the table presented in the tabulated result method includes all of the listed product features.

15 41. The web server of claim 40, wherein the product features selected by the customer are placed at the top of the table.

42. The web server of claim 40, wherein the product features selected by the customer are the only features provided in the table.

20 43. The web server of claim 39, wherein the steps of presenting the products to the customer in descending order of relevance based upon the customer response in the ordered hierarchy method includes assigning point values to the various available products based upon the customer response.

25 44. The web server of claim 43, wherein higher point values are assigned to products that closely satisfy the customer needs indicated by the customer response.

30 45. The web server of claim 44, wherein negative point values are assigned to products that clearly do not satisfy customer needs indicated by the customer response.

46. A method in which alternative products are presented to a customer for comparison, comprising the steps of:

5 a network system prompting a customer to select from one of at least two product comparison methods, the comparison methods being selected from the group including

- a tabulated result method,
- an ordered hierarchy method,
- a non-weighted listing method;

10 the customer indicating the customer selection;

the network system receiving the customer selection;

wherein the tabulated result method comprises prompting the customer to select the product features most important to the customer from a list of product features and subsequently presenting a table to the customer that crosses the selected 15 features against the available products;

wherein the ordered hierarchy method comprises prompting the customer to answer at least one multiple choice question and presenting the products to the customer in descending order of relevance based upon the customer response; and

20 wherein the non-weighted listing method comprises presenting a list of available products to the customer and permitting the customer to select to view details of each available product.

47. The method of claim 46, wherein the table presented in the tabulated result method includes all of the listed product features.

25

48. The method of claim 47, wherein the product features selected by the customer are placed at the top of the table.

30 49. The method of claim 47, wherein the product features selected by the customer are the only features provided in the table.

50. The method of claim 46, wherein the steps of presenting the products

to the customer in descending order of relevance based upon the customer response in the ordered hierarchy method includes assigning point values to the various available products based upon the customer response.

5 51. The method of claim 50, wherein higher point values are assigned to products that closely satisfy the customer needs indicated by the customer response.

10 52. The method of claim 51, wherein negative point values are assigned to products that clearly do not satisfy customer needs indicated by the customer response.

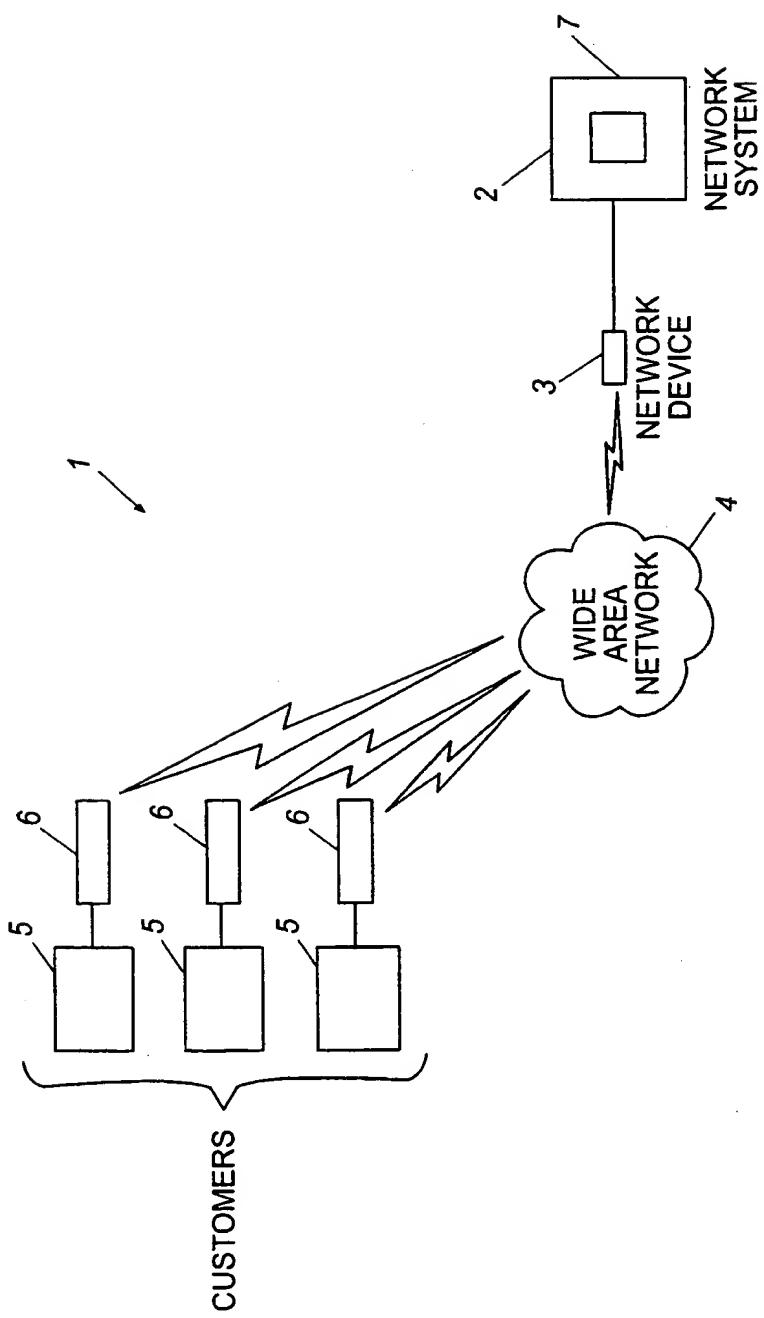
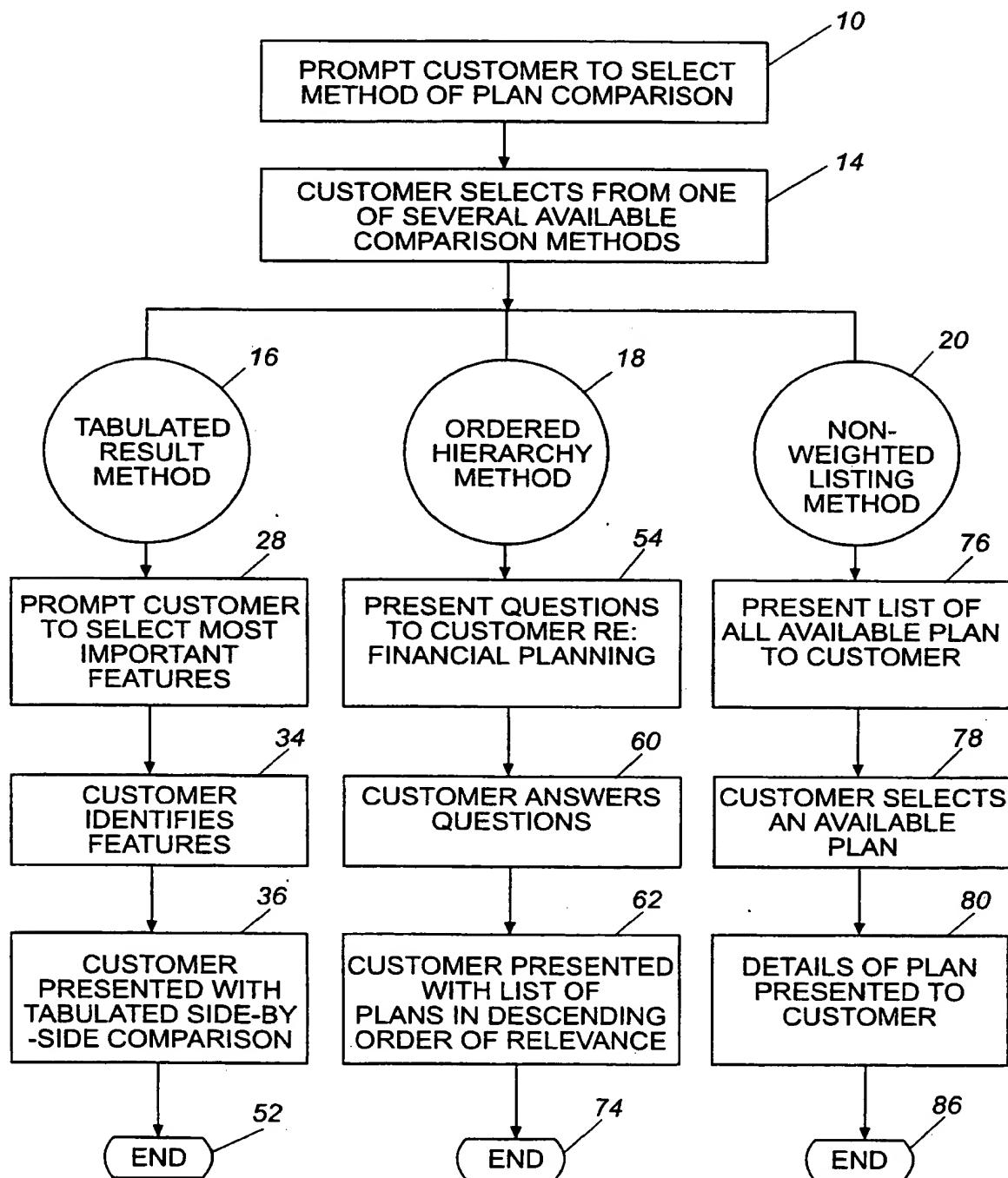
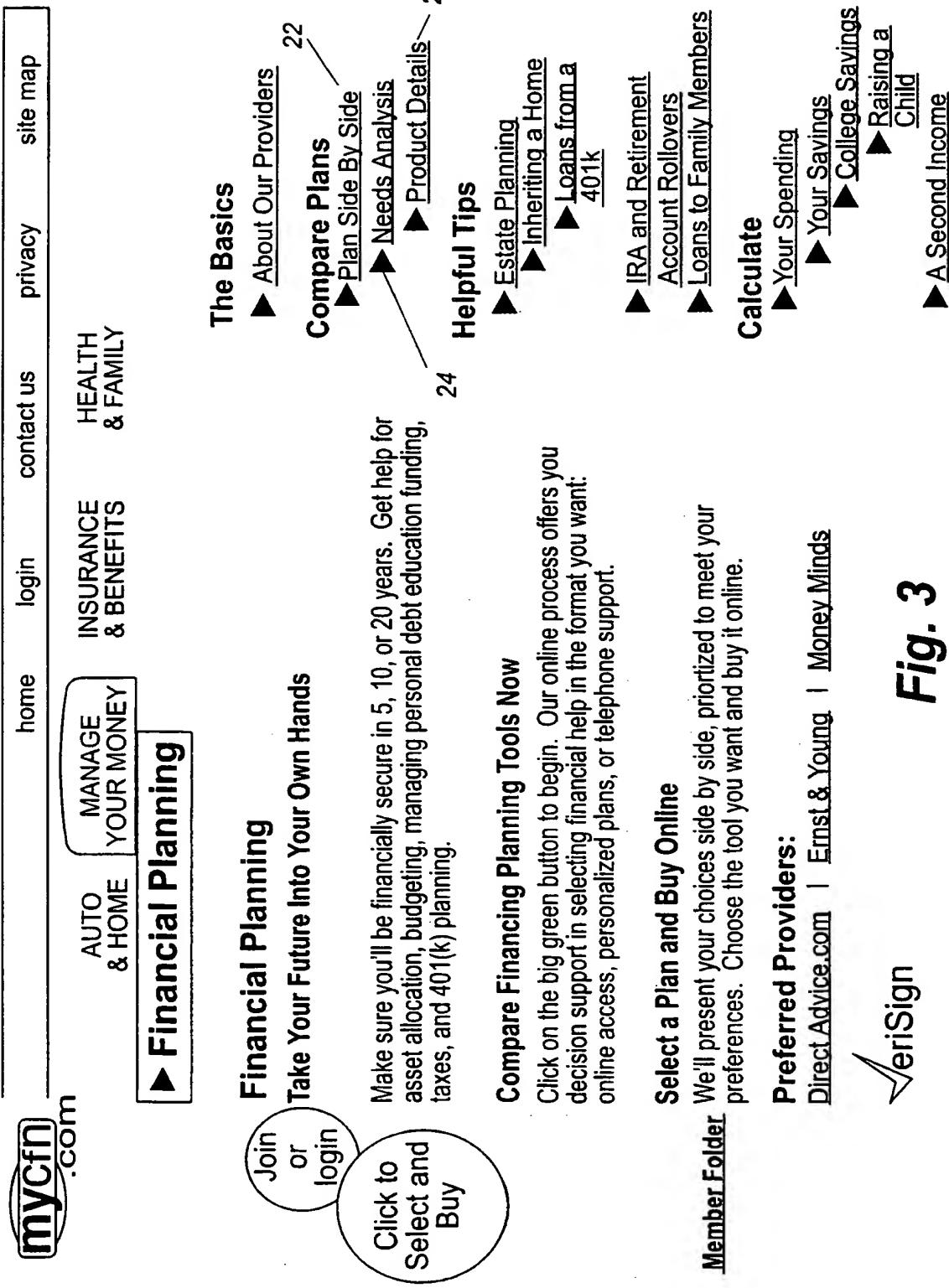
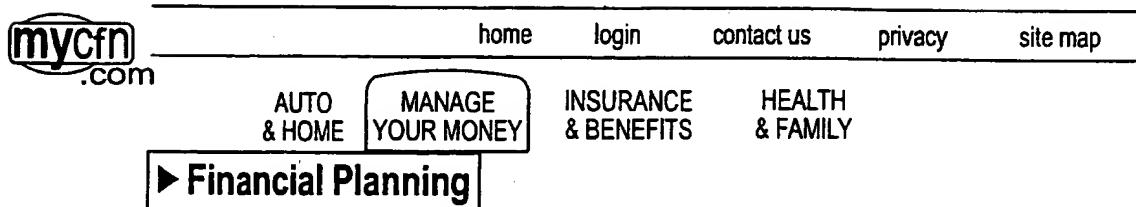


Fig. 1

**Fig. 2**





Side-By Side Comparison

Before we present you with a side-by-side comparison of our financial planning products, select the items you are most interested in.

Check the 5 most desired Financial Planning Features

32

- 401 (k) Planning
- Asset Allocation
- Budgeting
- Car Purchase
- Cash Flow Analysis
- Disability Funding
- Education Funding
- Home Purchase
- Insurance
- Investment Earnings
- Managing Personal Debt
- Net Worth
- Personal Goal Funding
- Recommended Stock Portfolio
- Recommended Mutual Funds
- Retirement
- Taxes

30

continue ➔

Fig. 3A

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AUTO & HOME MANAGE YOUR MONEY INSURANCE & BENEFITS HEALTH & FAMILY

► Financial Planning

Side-By Side Comparison

	DirectAdvice.com	Ernst & Young's Focused Financial Report Program	Ernst & Young's Prosper Program	Money Minds AdvisorNow! Program
401(k) Planning	■	■	■	
Managing Personal	■			
Net Worth	■	■	■	■
Recommended Stock Portfolio	■			■
Recommended Mutual Funds	■	■	■	■
Asset Allocation	■		■	■
Budgeting	■			■
Car Purchase				■
Cash Flow Analysis		■	■	■
Disability Funding	■	■	■	■
Education Funding	■	■	■	■
Home Purchase			■	■
Insurance	■	■	■	■
Investment Earnings	■			
Personal Goal Funding	■	■	■	
Retirement	■	■	■	■
Taxes	■	■	■	
Price	\$75.00	\$183.00	\$199.50	\$209.00
	<u>Details</u>	<u>Details</u>	<u>Details</u>	<u>Details</u>
	ORDER PLAN	ORDER PLAN	ORDER PLAN	ORDER PLAN

Fig. 3B

Fig. 3C1

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	Login				
	<p>Includes</p> <ul style="list-style-type: none"> • Intuitive, easy-to-use financial planning software package • Three supplemental books: "Financial Planning Guide", "Retirement Planning Guide", "Tax Saver's Guide" • Telephone support provided by Ernst & Young LLP 				
	<p>Details - Ernst & Young Prosper Program</p> <div style="border: 1px solid black; height: 100px; width: 100%;"></div>				
	<p>Price \$199.50</p>				

Prosper is Ernst & Young's personal financial planning program. Using Prosper software and books provided by Ernst & Young Product Sales LLC, you can create your personal financial plan at your own pace. Prosper is based on Ernst & Young's experience providing personal tax and financial planning for more than eighty years. It's calculations and analysis use Ernst & Young's sophisticated, time-proven financial planning methodology. Your price includes software and books provided by Ernst & Young Product Sales, LLC: a \$98 value. It also includes HelpLine Services provided by Ernst & Young, LLP: a \$101.50 value.

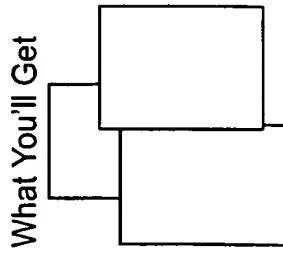
ORDER PLAN

Topics Covered	
Level of Financial Planning Expertise Required	Moderate to high
Ability to Create Multiple Plans:	Yes -- no additional charge
Telephone Financial Planning Assistance:	Yes
Specifics	

Match Line to Fig. 3C2

Match Line to Fig. 3C1

Access to Specific Investment Advice:	Yes
Portfolio Tracking:	Yes
Realtime Portfolio Updates:	Yes
Payment Methods:	MasterCard, VISA, Discover, American Express

What You'll Get*System Requirements for Prosper Software:*

- PC with 486 or higher processor
- Microsoft Windows 95 or NT ver 4.0 or later
- Minimum of 8 MB memory; 12 MB on Windows NT
- Minimum of 16 MB hard disk space
- CD-ROM drive (3.5" diskettes available)
- VGA graphics card or compatible video graphics adaptor (256 color required)
- Microsoft mouse recommended

Drawing on the incomparable experience of Ernst & Young's financial planning professionals, these are the most authoritative guides you can buy. They offer practical tips and investment strategies that will teach you how to begin planning for a lifetime of financial security. These hands-on guides highlight the key financial issues you need to consider during your pre-retirement and retirement years, and are packed with hundreds of unique money-saving tips. (Books and software provided by Ernst & Young Product Sales LLC.)

*Customer Support**HelpLine Telephone Counseling Services (provided by Ernst & Young LLP)*

Information and financial investment advice is just a toll-free (US only) phone call away with Ernst & Young's HelpLine Telephone Counseling Services. The HelpLine provides personalized, confidential, on-demand access for individuals to a non-biased financial planner. These counselors have received the same training and have the same experience and credentials as all E & Y counselors who work with individuals face-to-face. They have at their fingertips a complete computerized record of the data you provided, a record of guidance already given in previous calls, and scenario runs on their software. The HelpLine is staffed from 9am to 8pm ET, Monday-Friday (excluding holidays.)

Fig. 3C2

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Login					

Details - DirectAdvice.com

► Details - DirectAdvice.com

Includes

- Online, real-time support
- Money-back guarantee
- Customized,ulti-goal, interactive planning
- Unlimited updates with downloadable, printable

Simply fill in their online questionnaire and view your plan online within minutes. Your plan will include an asset allocation, recommended stock portfolios and mutual funds. You get a full year of updates, progress checks and personalized advice.

Price: \$75.00

ORDER PLAN

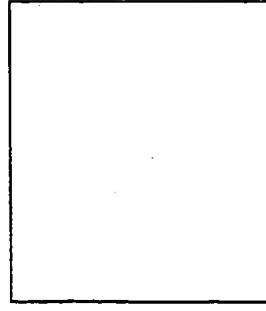
Topics Covered	
• Multiple personal goals such as education, retirement, car and home purchase, disability funding	
• Asset allocation	
• Recommended stock portfolio	
• Budgeting	
• 401 (k) planning	

Match Line to Fig. 3D2

Match Line to Fig. 3D1

Access to Specific Investment Advice:	Yes
Portfolio Tracking:	No
Realtime Portfolio Updates:	No
Payment Methods:	MasterCard, VISA, Discover, American Express

What You'll Get



With DirectAdvice.com, you get a comprehensive financial plan that's customized for your situation -- and you do it all online! Your plan will be easy to understand, act upon, and most importantly, stick to. Plus, you get a full year of updates, progress charts and advice.

DirectAdvice.com helps you develop a personal financial plan and gives you the advice you can use to modify your plan as your needs change.

Customer Support

Telephone, Chat and E-mail Support
DirectAdvice.com invites you to e-mail or phone in your questions to their financial experts, or join other customers in moderated chat discussions.

Fig. 3D2

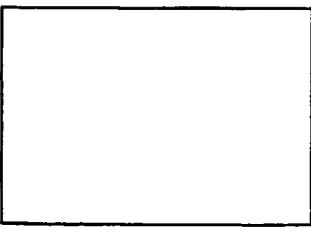
72 → continue ↗

Fig. 3E1

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Details - Ernst & Young's Focused Financial Report Program



Includes

- Personalized, hard-copy *Financial Analysis*
- Telephone support provided by Ernst & Young LLP

Ernst & Young's personalized *Focused Financial Reports* will put you on the path to achieving your financial goals. After answering some questions about your financial situation and goals, you can select any of all the following financial reports: net worth, cash flow, retirement, education funding, life insurance, personal goal funding, disability funding, and estate taxes. In an easy-to-understand format, the reports show you how you're doing and suggest strategies to help you reach your financial goals.

70

ORDER PLAN

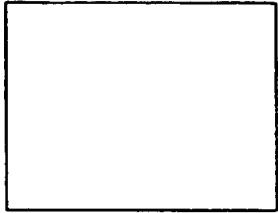
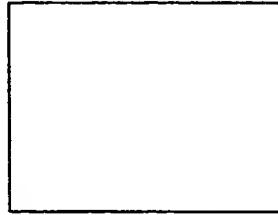
Price: \$183.00

Specifics		Topics Covered
Level of Financial Planning Expertise Required	Low	Education funding • New worth • Cash flow • Retirement • Life insurance • 401 (k) planning
Ability to Create Multiple Plans:	Yes -- at no additional charge	
Telephone Financial Planning Assistance:	Yes	

Match Line to Fig. 3E2

Match Line to Fig. 3E1

Access to Specific Investment Advice:	Yes
Portfolio Tracking:	No
Realtime Portfolio Updates:	No
Payment Methods:	MasterCard, VISA, Discover, American Express

What You'll Get (examples of 2 of the reports)

How much money will you need to retire and how do you get there? Your Personal Financial Retirement report will analyze your current strategy and suggest the optimum asset allocation to help you achieve a secure retirement. Plus you'll get tips on specific actions you can take to help you achieve your retirement goals.

Funding a college education for your children takes careful planning. Your Personal Financial Education Funding report will tell you if you are on track or if you need to adjust your savings and investment strategy to help you achieve your goal of providing for your children's college education.

Customer Support

HelpLine Telephone Counseling Services (provided by Ernst & Young LLP) information and financial investment advice is just a toll-free (US only) phone call away with Ernst & Young's HelpLine Telephone Counseling Services. The HelpLine provides personalized, confidential, on-demand access for individuals to a non-biased financial planner. These counselors have received the same training and have the same experience and credentials as all E & Y counselors who work with individuals face-to-face. They have at their fingertips a complete, computerized record of the data you provided, a record of guidance already given in previous calls, and scenario runs on their software. The HelpLine is staffed from 9am to 8pm ET, Monday-Friday (excluding holidays.)

Fig. 3E2

72 → **continue** ↗

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Fig. 3F1				
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Details - Money Minds AdvisorNow!

Advisor Now!

Includes

- Customized, hard-copy "Financial Fitness Evaluation"
- Telephone support
- E-mail support

Money Mind's Financial Fitness Evaluation is a personalized overview of your financial health, including a statement of your net worth, cash flow and tax situation, plus summaries of your needs for retirement, college funding, and other goals you have identified. Based on information you provide, the Financial Fitness Evaluation will be your guide to long-term financial wellness.

70

ORDER PLAN

Price: \$209.00

Specifics	
Level of Financial Planning Expertise Required	Low
Ability to Create Multiple Plans:	Yes -- at no additional charge
Telephone Financial Planning Assistance:	Yes

Topics Covered

- Cash flow analysis
- Income and tax analysis
- Net Worth
- Education funding
- Retirement
- Personal goal funding
- Investment earnings

Match Line to Fig. 3F2

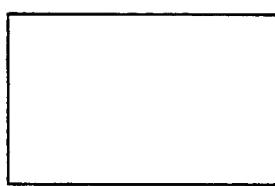
Match Line to Fig. 3F1

Access to Specific Investment Advice:	No
Portfolio Tracking:	No
Realtime Portfolio Updates:	No
Payment Methods:	MasterCard, VISA, Discover, American Express

What You'll Get



Your Financial Fitness Evaluation shows you where you stand today in funding your retirement. Looking at your age, income, expected retirement date, inflation and life expectancy, the plan predicts whether you will have enough money to retire comfortably or incur a shortfall. Then, the plan tells you how much to invest monthly until retirement at your assumed rate of return to meet your capital needs.



Take the guesswork out of funding your child's education with your Financial Fitness Evaluations education funding analysis. The plan lets you compare your current need to your current funding and makes recommendations on how much to save to meet your goals.

Customer Support

On-Demand Telephone Hotline and E-Mail Access

Get personal financial and tax counseling in the comfort and privacy of your home or office. When you need answers, but don't have the time, interest or background to find the right answer on your own, just call or e-mail MoneyMind's CFP's and CPA's. Ask about anything from taxes and insurance to retirement planning and investing. You'll get an answer by the end of the next business day, usually within a few hours!

Fig. 3F2

continue ↗

72 ↗

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Selection Criteria Describe your level of expertise with financial planning.					
How often do you want to update and revise your financial plan?					
How important if portfolio tracking to you?					
Do you have the time, interest or background to use a financial planning software package?					
Do you have the time, interest or background to use an Internet-based financial planning tool?					

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novice
 somewhat experienced
 very experienced
 once a year
 all the time
 very important
 important, but not critical
 not important
 very important
 important, but not critical
 not important
 yes
 no
 yes
 no

continue ➔

Fig. 3G

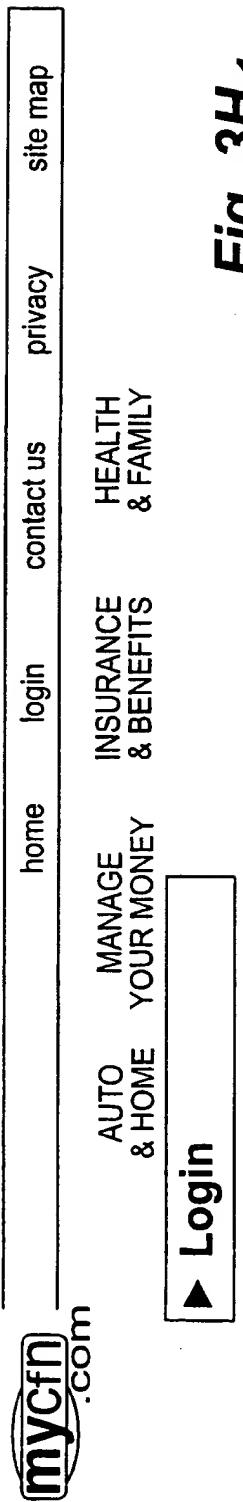


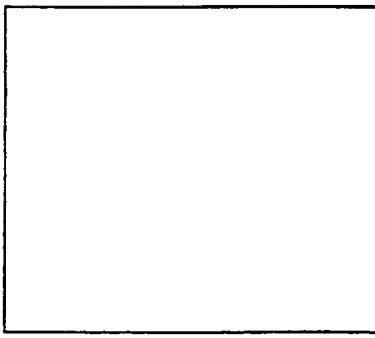
Fig. 3H1

Needs Analysis Results

Based on your answers, the options that most clearly match your needs appear in the order below.

From this page, you can view details on each option and then select one to purchase

Ernst & Young's Prosper Program



Includes

66

see details

- Intuitive, easy-to-use financial planning software package
- Three supplemental books: "Financial Planning Guide", "Retirement Planning Guide", "Tax Saver's Guide"
- Telephone support provided by Ernst & Young LLP

64

Match Line to Fig. 3H2

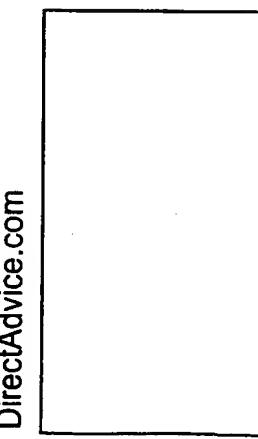
Match Line to Fig. 3H1

Prosper is Ernst & Young's personal financial planning program. Using Prosper software and books provided by Ernst & Young Product Sales LLC, you can create your personal financial plan at your own pace. Prosper is based on Ernst & Young's experience providing personal tax and financial planning for more than eighty years. It's calculation and analysis use Ernst & Young's sophisticated, time-proven financial planning methodology. Your price includes software and books provided by Ernst & Young Product Sales, LLC: a \$98 value. It also includes HelpLine Services provided by Ernst & Young, LLP: a \$101.50 value.

Price: \$199.50

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DirectAdvice.com



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Includes

- On66line, real-time support
- Money-back guarantee
- Customized, multi-goal, interactive planning
- Unlimited updates with downloadable, printable hard copy

Simply fill in their online questionnaire and view your plan online within minutes. Your plan will include an asset allocation, recommended stock portfolios and mutual funds. You get a full year of updates, progress checks and personalized advice.

Price: \$75.00

ORDER PLAN

Ernst & Young's Focused Financial Report Program

see details

Fig. 3H2

64

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see details

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Fig. 3I1

Includes

- Personalized, hard-copy *Financial Analysis*
- Telephone support provided by Ernst & Young LLP

64

Ernst & Young's personalized *Focused Financial Reports* will put you on the path to achieving your financial goals. After answering some questions about your financial situation and goals, you can select any of all the following financial reports: net worth, cash flow, retirement, education funding, life insurance, personal goal funding, disability funding, and estate taxes. In an easy-to-understand format, the reports show you how you're doing and suggest strategies to help you reach your financial goals.

68

ORDER PLAN

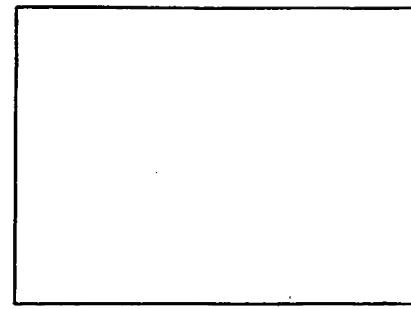
Match Line to Fig. 3I2

Price: \$183.00

Match Line to Fig. 3/1

Money Minds AdvisorNow! Program

Advisor Now!



Includes

- Customized, hard-copy "Financial Fitness Evaluation"
- Telephone support
- E-mail support

see details

66

64

Money Mind's Financial Fitness Evaluation is a personalized overview of your financial health, including a statement of your net worth, cash flow and tax situation, plus summaries of your needs for retirement, college funding, and other goals you have identified. Based on information you provide, the Financial Fitness Evaluation will be your guide to long-term financial wellness.

Price: \$209.00

ORDER PLAN

68

72
continue ↗

Fig. 3/2

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INSURANCE & BENEFITS **HEALTH & FAMILY**

► Financial Planning

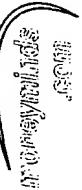
 Online Help ► click here	CFN Consumer Advisors 24 hours a day, seven days a week, CFN advisors are standing by to assist online or by telephone	 1-800-207-5467 ► call today
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Product Details

Click on any available product listed here for detailed information.

84

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83

 Ernst & Young	 Ernst & Young's Focused Financial Report Program
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83

 Ernst & Young	Ernst & Young's Prosper program
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83

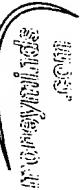
 Money Minds AdvisorNow! Program	 back
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Fig. 3J

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US00/40621

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) :G06F 17/60
 US CL :705/27

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/27

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

STN, EIC

search terms: customer, client, buyer, compare, product, comparison method, select, list, sort

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y,P	US 6,035,283 A (ROFRANO) 07 March 2000, Abstract; col. 3 line 3 - col. 5, line 36.	1-52
Y	US 5,576,951 A (LOCKWOOD) 19 November 1996, Abstract; col. 4, line 65 - col. 8 line 2; col. 8, line 38 - col. 16, line 14.	1-52
Y	US 5,918,213 A (BERNARD et al.) 29 June 1999, Abstract; col. 3, line 8 - col. 6, line 53; col. 9, line 58 - col. 13, line 35; col. 17, line 51 - col. 20, line 46.	1-52
Y,P	US 5,970,471 A (HILL) 19 October 1999, Abstract; col. 1, line 6 - col. 5, line 51; col. 6, line 38 - col. 11, line 36.	1-52

Further documents are listed in the continuation of Box C. See patent family annex.

* Special categories of cited documents:	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A" document defining the general state of the art which is not considered to be of particular relevance	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E" earlier document published on or after the international filing date	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&"	document member of the same patent family
"O" document referring to an oral disclosure, use, exhibition or other means		
"P" document published prior to the international filing date but later than the priority date claimed		

Date of the actual completion of the international search

13 DECEMBER 2000

Date of mailing of the international search report

17 JAN 2001

Name and mailing address of the ISA/US
 Commissioner of Patents and Trademarks
 Box PCT
 Washington, D.C. 20231
 Facsimile No. (703) 305-3230

Authorized officer

VINCENT MILLIN

James R. Matthews

Telephone No. (703) 305-3900

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US00/40621

C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y,P	US 6,055,514 A (WREN) 25 April 2000, Abstract; col. 4, line 43 - col. 17, line 23.	1-52
Y,E	US 6,125,352 A (FRANKLIN et al.) 26 September 2000, Abstract; col. 1, line 47 - col. 3, line 36; col. 4, lines 15-61; col. 7, line 25 - col. 12, line 23; col. 15, line 38 - col. 16, line 47.	1-52